



*The power to make it better.™*

March 20, 2007

The Honorable Andy Coulouris  
State Representative, District 95  
Chair, House Banking and Financial Services Committee

Dear Chairman Coulouris:

On behalf of AARP and its 1.5 million members in Michigan, I would like to extend our support for HB 4103 sponsored by Rep. Kathy Angerer. Identity theft is a rapidly growing threat to consumers across our nation. We believe our laws should empower consumers to protect themselves against crime that not only robs them of their financial resources but also gets so personal as to steal their very identity.

As the House Banking and Financial Services Committee reviews HB 4103, we urge you to consider a fee structure that is fair and does not prohibit consumers from exercising the ability to place a freeze on their credit. It is also important that as consumers continue to engage in business activity, the legislation provides clear guidelines and time limits for timely access to credit histories so that consumers or businesses are not further burdened.

We appreciate the time and effort that Rep. Angerer has invested in this legislation to continue to make Michigan a leader in consumer protection.

Thank you,

Sincerely,

A handwritten signature in black ink, appearing to read "William R. Knox". The signature is stylized with a large, sweeping "K" at the end.

William R. Knox  
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